

REMARKS

All pending claims (claims 1, 3-9, 12-14, 16-22, 24-26, and 28-29) have been allowed.

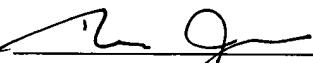
Claim 29 has been amended. No new matter has been added. Entry of the amendment is respectfully requested.

The amendment to claim 29 corrects a typographical error by relocating the comma. The amendment merely embodies the correction of formal matters without changing the scope of the claims. The amendment to claim 29 provides for consistency of language with claims 1, 13, 18, and 26. Note the consistent language "a charge record, wherein the charge record includes" in these independent claims. Applicant respectfully submits that the amendment requires no substantial amount of additional work on the part of the Office.

Conclusion

Entry of the amendment after allowance is respectfully requested.

Respectfully submitted,



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